

EXHIBIT O

January 31, 2025 Email Submission of Complete Loan File

This document contains the original email sent by the Plaintiff's representative on January 31, 2025, which includes attachments such as W-2s, paystubs, bank statements, and other borrower documents. These were submitted off-portal to the assigned loan officer. Attachments are not included here to preserve privacy. This Exhibit is submitted to demonstrate that the full loan file was provided prior to the Defendant's contrary statements to federal regulators.

From: Petie Davis mfmallah87@icloud.com
Subject: Maryann Butler
Date: Jan 31, 2025 at 8:32:16 AM
To: shawn.wainwright@nafinc.com

Sent from my iPhone

Begin forwarded message:

From:
Date: January 31, 2025 at 8:19:00 AM EST
To: Petie Davis <Mfmallah87@icloud.com>
Subject: FOR YOUR MOM

pdf

DEBT-MARYANN BUTLER
.pdf
1.9 MB

pdf

PAYSTUBS-MARYANN
BUTLER.pdf
1.4 MB

pdf

BANK STATEMENTS-
MARYANN BUTLER.pdf
658 KB

pdf

W2s-MARYANN BUTLER.pdf
338 KB